

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LANCE P. MCCULLOUGH
JANELLE L. MCCULLOUGH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:12-23412

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/02/2012 and confirmed on 11/6/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		126,818.73
Less Refunds to Debtor	2,429.72	
TOTAL AMOUNT OF PLAN FUND		124,389.01

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,298.04	
Trustee Fee	4,635.34	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,933.38

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON TRUST CC Acct: 9032	0.00	82,987.47	0.00	82,987.47
	BANK OF NEW YORK MELLON TRUST CC Acct: 9032	0.00	0.00	0.00	0.00
	BANK OF NEW YORK MELLON TRUST CC Acct: 9032	21,057.48	21,057.48	0.00	21,057.48
	FIFTH THIRD BANK** Acct: 8404	3,207.06	3,207.06	213.70	3,420.76
	ECAST SETTLEMENT CORP** Acct: 8925	3,534.68	3,534.68	1,710.09	5,244.77
					112,710.48

Priority					
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	LANCE P. MCCULLOUGH Acct:	0.00	0.00	0.00	0.00
	LANCE P. MCCULLOUGH Acct:	2,429.72	2,429.72	0.00	0.00
	PEDUTO & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	MARK B PEDUTO ESQ Acct:	1,976.00	1,976.00	0.00	0.00
	DONALD R CALAIARO ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1-15	1,322.04	1,322.04	0.00	0.00
	US DEPARTMENT OF EDUCATION** Acct: 2645	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 7001	82.30	82.30	0.00	82.30
	LVNV FUNDING LLC, ASSIGNEE Acct: 5423	1,124.47	1,124.47	0.00	1,124.47
	PRA/PORTFOLIO RECOVERY ASSOC	1,589.66	1,589.66	0.00	1,589.66

12-23412

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6738				
	DELL FINANCIAL SERVICES LLC	948.72	948.72	0.00	948.72
	Acct: 0855				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: ?				
	RETAIL SERVICES	0.00	0.00	0.00	0.00
	Acct: ?				
	PRECISION RECOVERY ANALYTICS INC	0.00	0.00	0.00	0.00
	Acct: 3561				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct: XXX5257				
					3,745.15

TOTAL PAID TO CREDITORS

116,455.63

TOTAL

CLAIMED 0.00

PRIORITY 27,799.22

SECURED 3,745.15

Date: 10/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

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PITTSBURGH, PA 15219

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Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LANCE P. MCCULLOUGH
JANELLE L. MCCULLOUGH
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:12-23412

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Lance P. McCullough
Janelle L. McCullough
DebtorsCase No. 12-23412-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: pdf900Page 1 of 2
Total Noticed: 37

Date Rcvd: Oct 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2017.

db/jdb +Lance P. McCullough, Janelle L. McCullough, 401 Wissner Avenue,
Beaver Falls, PA 15010-2965

cr +BANK OF AMERICA, N.A., 7105 CORPORATE DR, PLANO, TX 75024-4100

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

cr Navient Solutions, LLC obo The Dept of Ed, PO BOX 9635, Wilkes-Barre, PA 18773-9635

cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883

cr +THE BANK OF NEW YORK MELLON, P. O. Box 9013, Addison, TX 75001-9013

cr +THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883

cr +The Bank of New York Mellon FKA The Bank of New Yo, 14841 Dallas Parkway, Suite 300,
DALLAS, TX 75254-7883

13435150 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102)

13424733 +Bank of America, P. O. Box 15026, Wilmington, DE 19850-5026

13424734 +Bank of America, 7105 Corporate Drive, PTX B-209, Plano, TX 75024-4100

13507836 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933

13424735 +Bank of New York Mellon, c/o KML Law Group PC, 701 Market Street, Suite 5000,
Attention: Michael McKeever, Esq., Philadelphia, PA 19106-1541

13415205 +Bank of New York Mellon, 7105 Corporate Drive, PTX-B-29, Plano, TX 75024-4100

13424736 +Capital One, P. O. Box 30285, General Correspondence, Salt Lake City, UT 84130-0285

13424737 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, P. O. Box 81577, Austin, TX 78708-1577)

13415206 +David Fein, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541

13424738 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, P. O. Box 630778, Cincinnati, OH 45263)

13423731 +FIFTH THIRD BANK, 9441 LBJ FREEWAY, SUITE 350, DALLAS, TEXAS 75243-4652

13424740 +HSBC Retail Services, P. O. Box 17602, Baltimore, MD 21297-1602

14684082 Navient Solutions, LLC obo Dept of Ed, Loan Services,
PO BOX 9635 Wilkes-Barre, PA 18773-9635

13424741 Precision Recovery Analytics, Inc., c/o Cavalry Advisory Svcs,
800 Summit Lake Drive, Suite 400, Valhalla, NY 10595

13424742 +Retail Services, P. O. Box 17602, Baltimore, MD 21297-1602

13942323 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

13618708 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Oct 31 2017 01:18:23 Capital One, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr E-mail/PDF: rmscedi@recoverycorp.com Oct 31 2017 01:14:39
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605

cr +E-mail/Text: bnc@bass-associates.com Oct 31 2017 01:18:23 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

13451730 +E-mail/Text: bnc@bass-associates.com Oct 31 2017 01:18:23 Capital One, N.A.,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13476569 +E-mail/Text: kbarkley@bernsteinlaw.com Oct 31 2017 01:19:47 Duquesne Light Company,
c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908

13424739 +E-mail/PDF: gecsed@recoverycorp.com Oct 31 2017 01:14:36 GEMB/JCPenney, P. o. Box 981064,
El Paso, TX 79998-1064

13509896 E-mail/PDF: resurgentbknofications@resurgent.com Oct 31 2017 01:21:56 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13501395 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 31 2017 01:22:17
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13422865 +E-mail/Text: bankruptcy@cavps.com Oct 31 2017 01:19:28 Precision Recovery Analytics, Inc.,
c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

13421920 E-mail/PDF: rmscedi@recoverycorp.com Oct 31 2017 01:14:39
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

13777686 E-mail/PDF: pa_dc_ed@navient.com Oct 31 2017 01:14:40 Sallie Mae Inc. on behalf of,
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bank of New York Mellon, et al...

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 37

Date Rcvd: Oct 30, 2017

cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
13430064* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Navient Solutions, Inc. acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com
Allison L. Carr on behalf of Creditor Navient Solutions, LLC obo The Dept of Ed
acarr@bernsteinlaw.com, acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com
Andrew F Gornall on behalf of Creditor The Bank of New York Mellon, et al...
agornall@goldbecklaw.com, bkggroup@goldbecklaw.com;bkggroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkggroup@goldbecklaw.com;bkggroup@kmlawgroup.com
David Z. Valencik on behalf of Joint Debtor Janelle L. McCullough dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com
David Z. Valencik on behalf of Debtor Lance P. McCullough dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com
Donald R. Calaiaro on behalf of Joint Debtor Janelle L. McCullough dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com
Donald R. Calaiaro on behalf of Debtor Lance P. McCullough dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York
bkggroup@kmlawgroup.com
Mark B. Peduto on behalf of Joint Debtor Janelle L. McCullough pandaecfinbox@yahoo.com
Mark B. Peduto on behalf of Debtor Lance P. McCullough pandaecfinbox@yahoo.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 14